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DIMOCK STRATTON CLARIZIO LLP

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DIMOCK STRATTON CLARIZIO LLP
Box 102
3202 - 20 Queen Street West
TORONTO Ontario
M5H 3R3

Application No. : **2,424,432**
Owner : **SWISS REINSURANCE COMPANY**
Title : **ON-LINE REINSURANCE CAPACITY AUCTION SYSTEM AND METHOD**
Classification : **G06F-17/60**
Your File No. : **1049-33/MBE**
Examiner : **P. Ebsen**

IN ACCORDANCE WITH SUBSECTION 30(2) OF THE PATENT RULES, YOU ARE HEREBY NOTIFIED OF A REQUISITION BY THE EXAMINER. IN ORDER TO AVOID ABANDONMENT UNDER PARAGRAPH 73(1)(A) OF THE PATENT ACT, A WRITTEN REPLY MUST BE RECEIVED WITHIN SIX MONTHS AFTER THE ABOVE DATE.

This application has been examined as originally filed.

The number of claims in this application is 56.

A search of the prior art has revealed the following

Applied references

Canadian Patent

2,180,995	January 12, 1998	G06F 17/60	Lymburner et al.
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United States Patent

6,023,685	February 8, 2000	G06F 17/60	Brett et al.
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Reference of interest

European Patent Office Application

955,595	November 10, 1999	G06F 17/60	Sexton et al.
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Lymburner et al. disclose an auction system which allows users to participate in the auction using their own computer. The user is removed from the process once an indication to purchase has been received. The invention is directed to a method of auctioning products on-line by maintaining computer database product information, assigning a designated time for the product to be auctioned and decreasing the price of the product as a function of the time remaining in the auction process. Purchasers display instructions of purchase thereby providing dynamic feedback to other potential purchasers during the auction.

Brett et al. disclose an automated event ticket auctioning system that receives and evaluates bid information records. The bid information record corresponds to bids for one or more seats within a venue and at least one particular event, wherein the venue has a plurality of sections, each section having a plurality of seats.

Sexton et al. disclose a life insurance method system and products with at least two separate insurance contracts for each insured entity. The contracts use life insurance product data to create tables from which are determined the death benefits, premium obligations, usually cash values based upon a person's gender, age and other risk factors.

Obviousness

The present invention claims a method of selling reinsurance which comprises the steps of identifying a reinsurance product, determining the capacity of the product to be sold and offering the product for sale through an auction. There is no inventive distinction between the act of selling reinsurance and of selling insurance. Sexton et al. claims a method of forming a life insurance plan for an insurable life comprising steps that are similar to those of the present invention for selling re-insurance. After determining a capacity for the re-insurance product to be sold, the product is placed for sale through an auction. The idea of selling an item through an auction on the internet is old and has been demonstrated many times. An example of a method for holding an auction of a plurality of articles in a computer environment is elaborated by Lymburner et al. The site for auctioning a product on-line comprises at least one web server computer for serving several computer browsers, and provides the browsers with the capabilities to participate in various auctions, where each auction deals with a single product, at specified times (claim 4). In the present invention, the auction employs the internet (claim 4) and provides an electronic exchange for standardized risks, specifically a business-to-business eCommerce application. The implementation of an auction with the use of worldwide web-based applications (internet), would have been obvious on the claim date to a person skilled in the art or science to which they pertain having regard to Lymburner et al. Claim 7 defines the bids comprising at least a bid amount and an indication of the amount of desired capacity which

makes the auction partial. Brett et al. teach an event auctioning system which receives and evaluates bid information records, said bid information records corresponding to bids for one or more seats. Herein, the method disclosed by Brett et al. shows the possibility of having a partial quantity of product in online auctions. The claims on file do not comply with Section 28.3 of the Patent Act. The subject matter of these claims would have been obvious on the claim date to a person skilled in the art or science to which they pertain having regard to Lymburner et al. or Brett et al.

The following typographical errors should be corrected:

page 12, line 3 "Rank 47"

Figure 3 "participant".

A statement in an application, such as found on page 1, line 3, which incorporates by reference any other document, does not comply with Subsection 81(1) of the Patent Rules.

In accordance with Subsection 81(2) of the Patent Rules, all documents referred to in the description of an application must be available to the public. Reference to the document on page 1, line 3 should be replaced by its corresponding patent or publication number.

In view of the foregoing defects, the applicant is requisitioned to amend the application in order to comply with the Patent Act and the Patent Rules or to provide arguments as to why the application does comply.

P. Ebsen
Patent Examiner
(819) 997-2338
2424432A.WPD

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